

Identity Theft: Deter, Detect & Defend

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What is Identity Theft?

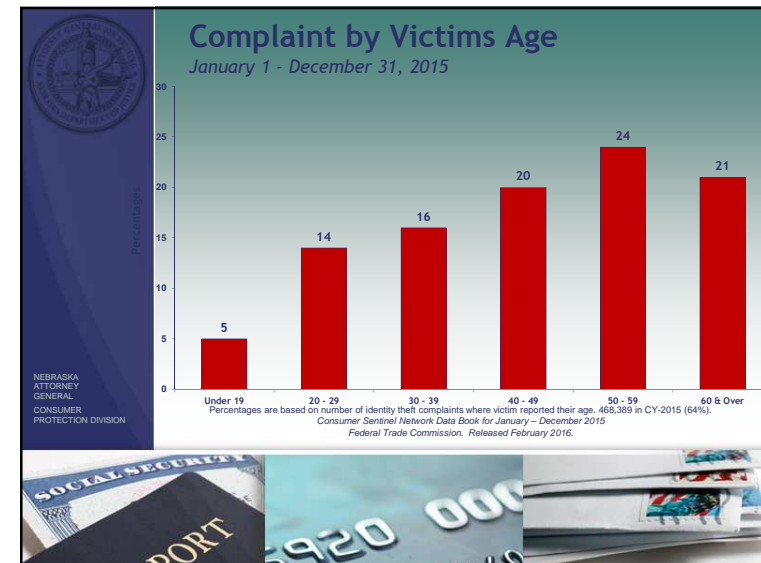
- "Someone obtaining your personal identifying information without your knowledge in order to commit fraud or theft."
- Personal identifying information includes your:
 - Name
 - Date of Birth
 - Social Security Number**
 - Driver's License Number
 - Bank Account and Credit Card Numbers
 - Other financial account information (including PINs and passwords)




On the Rise

- Identity Theft is **the leading consumer complaint**.
- Dollar amount stolen in 2015: **\$15 billion**.
- U.S. consumers impacted: **13.1 million**.
- A new identity fraud victim every 2 seconds.
- Consumer information misused an average of 48 days.
- Amount stolen over the past six years: **\$112 billion**.
 - \$35,600 stolen per minute, or enough to pay for four years of college in just four minutes.

*Federal Trade Commission, CSN Data Book, February 2015;
Javelin Strategy & Research, 2016 Identity Fraud Study, February 2016



How Do Thieves Steal an Identity?

- Steal wallets, purses and even your mail
- Change your address at the Post Office
- Fraudulently obtain your credit report
- Unsecured Internet transactions
- "Dumpster Diving"
- "Shoulder Surfing"
- "Phishing"
- "Smishing"
- "Skimming"

Phishing

- Also known as: Imposter Scam
- E-mail and frequent phone scam involving fraudsters posing as legitimate businesses.
- Use source authority and official looking e-mails to trick you into divulging your personal information.
- To protect yourself:
 - Treat all unsolicited requests for financial information and personal data as suspicious.
 - Independently contact business to find out if subject of e-mail or phone call is legitimate.



Phishing (Imposter Scam, Part I)








Phishing (Imposter Scam, Part II)









Identity Theft


Other Common Phishing / Imposter Scam Approaches

- Windows Help Desk
"We've detected a virus on your computer..."
- Gift Cards
"Click here to claim your \$1,000 Walmart gift card!"
- Service Confirmation
"We are confirming you signed-up for our service..."







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Skimming



- You give your credit card to the waiter at a restaurant.
- The waiter runs your charge card through as usual but also runs it through a "skimmer" which collects your credit card information.
- Waiter receives \$50 per card in exchange for information collected.



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Security Freeze

- Written directive prohibiting the release of your credit report and credit score without your express authorization.
- Must request in writing by certified mail. Do so with all 3 credit bureaus.
- \$3 to freeze; \$3 to temporarily thaw (re-freeze free).
- ICW: Monitoring free credit report, equivalent of brand name identity theft protection.




**N.R.S. 8-2601 to 8-2615 Credit Report Protection Act. 8-2603. Security freeze; request.*





Report & Recover



FEDERAL TRADE COMMISSION
IdentityTheft.gov

Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:




Tell us what happened.
We ask some questions about your situation. Tell us as much as you can.




Get a recovery plan.
We'll use the info to create a personal recovery plan.



Put your plan into action.
If you choose an action, walk with you through each recovery step, update your plan as needed, track your progress, and get the forms and letters for you.







Other Preventative Measures

- Use a credit card for daily purchases but pay bill in full monthly.
 - Credit:** Zero-liability policy under federal regulations, e.g. Truth in Lending Act (Federal Reserve Board Regulation Z)
 - Debit:** Zero-liability policy under federal regulations, e.g. Electronic Funds Transfer Act (Federal Reserve Board Regulation E)
- Buy and routinely use a micro-cut shredder.
- If you do not wish to enable a security freeze, use a credit monitoring service, e.g. *Identity Guard*, *Identity Force*, *IDSshield*, *LifeLock*, et al.

*N.R.S. 8-2601 to 8-2615 Credit Report Protection Act. 8-2603. Security freeze; request.













Micro Cut Shredder

Compare Shred Styles

When choosing a **paper shredder** to buy, one size does not fit all. Security level, speed and price are just a few of the options you'll need to weigh as you decide which features are most important to you. So start below by comparing which shred style meets your objectives as you look to buy the right paper shredder for you.

	Micro-Cut	Cross-Cut *	Strip-Cut *
Shred Style			
Shred Size	Tiny Chips	Chips	Long Strips
Shred Speed	Fast	Faster	Fastest
Data Security	Ultimate	High	Good
Economical	Good Value	Good Value	Most Economical
Bulk Reduction	1 Bag of Shreddings for the same amount	2 Bags of Shreddings for the same amount	4 Bags of Shreddings for the same amount
Shop Shredders	Micro-Cut Paper Shredders	Cross-Cut Paper Shredders	Strip-Cut Paper Shredders

* Strip-Cut is also known as Straight-Cut and Cross-Cut is also known as Confetti-Cut



For More Information, Contact

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